

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

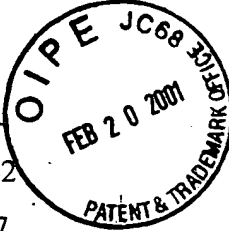
In re application of:

DeFrancesco *et al.*

Appl. No. 08/922,462

Filed: September 3, 1997

For: **System, Method and Computer
Program Product for Providing
User-Defined Customization in the
Evaluation of Credit Worthiness**



Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

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#23
J. C. H. Jr.
2-27-01

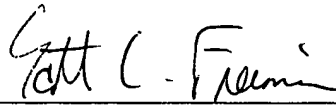
DECLARATION OF SCOTT L. FREIMAN
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Scott L. Freiman, hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

Barnett *et al.*
Appl. No.09/599,558

3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the above-captioned application or any patent issued thereon.



Scott L. Freiman

Date: 1-17-01

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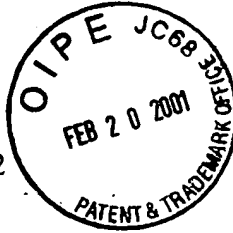
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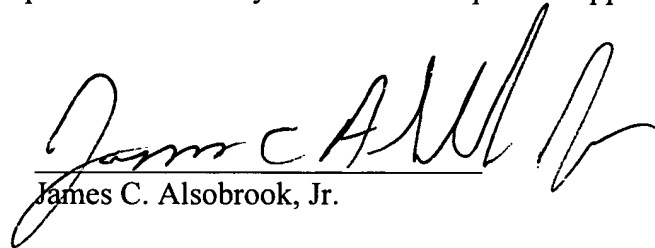
DECLARATION OF JAMES C. ALSOBROOK, JR.
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, James C. Alsobrook, Jr., hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
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James C. Alsobrook, Jr.

Date: 1-16-01

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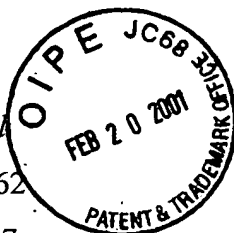
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DECLARATION OF ANDREW L. MAYERS
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Andrew L. Mayers, hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
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Barnett *et al.*
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Andrew L. Mayers
Andrew L. Mayers

Date: 1/17/2001

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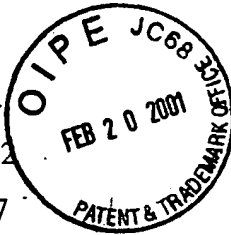
In re application of:

DeFrancesco *et al.*

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DECLARATION OF EDWARD T. MULLIN
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Edward T. Mullin, hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

Barnett *et al.*
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Edward T. Mullin

Date: 2/1/2001

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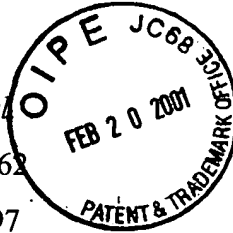
In re application of:

DeFrancesco *et al.*

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Filed: September 3, 1997

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Examiner: Nga B. Nguyen

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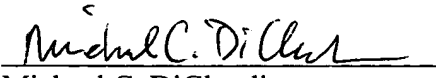
DECLARATION OF MICHAEL C. DiCLAUDIO
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Michael C. DiClaudio, hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
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Michael C. DiClaudio

Date: 1/16/01

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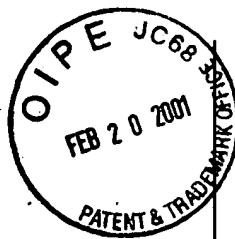
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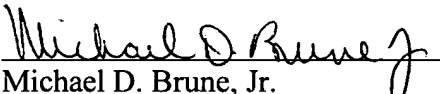
DECLARATION OF MICHAEL D. BRUNE, JR.
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Michael D. Brune, Jr., hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
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Michael D. Brune, Jr.

Date: 1/29/01

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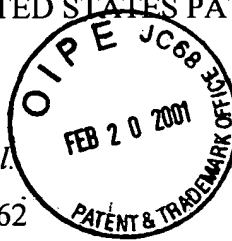
In re application of:

DeFrancesco *et al.*

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Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

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DECLARATION OF KRISTIE W. SCOTT, ESQ.
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Kristie W. Scott, Esq., hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
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Kristie W. Scott
Kristie W. Scott, Esq.

Date: 1/16/2001